

**THE UNITED STATES BANKRUPTCY COURT  
DISTRICT OF PUERTO RICO**

**IN RE:**

**LUIS E. CRUZ CRUZ  
ANTONIA SANTIAGO FIGUEROA  
XXX-XX-1392  
XXX-XX-0078  
DEBTOR (s)**

**CASE NUMBER: 09-11266 BKT**

**CHAPTER 13  
ASSET CASE**

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**STATEMENT OF PURPOSE TO SUBMIT AMENDED SCHEDULE I**

**TO THE HONORABLE COURT:**

**NOW COMES** debtors through the undersigned attorney and very respectfully pray and state as follows:

1. Debtors submit amended Schedule I to include prorated Christmas Bonus as per Trustee's recommendation at the 341 Meeting of Creditors.
2. Debtor also submits amended Schedule J to increase food expense.

**WHEREFORE**, it is respectfully requested from this Honorable Court to take notice of the amended Schedules.

**CERTIFICATE OF SERVICE:** I hereby certify that a copy of this motion was electronically filed by debtor using the CM/EDF System which will send a notification to the standing Chapter 13 Trustee and to all registered interested parties. In addition, a copy of this motion was sent by debtor's attorney to the debtor at the address of record and to all other creditor and parties in interest appearing in the master address list not registered in CM/ECF.

**RESPECTFULLY SUBMITTED  
IN BAYAMÓN, PUERTO RICO, MARCH 5, 2010.**

/s/Ramón F. López, ESQ  
**RAMÓN F. LÓPEZ, ESQ**  
**USDCPR 203813**  
**ATTORNEY FOR DEBTOR**  
**PO BOX 34173**  
**FORT BUCHANAN, PR 00934**  
**TEL: (787) 269-6297**  
**FAX: (787) 785-4362**  
**EMAIL: rlr.bay@gmail.com**

IN RE **CRUZ CRUZ, LUIS ENRIQUE & SANTIAGO FIGUEROA, ANTONIA**Case No. **09-11266 BKT**

Debtor(s)

(If known)

**AMENDED SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE RELATIONSHIP(S): <b>Son</b> <b>Daughter IN LAW</b> <b>GrandDAUGHTER</b>		AGE(S): <b>26 YRS</b> <b>21 YRS</b> <b>2 YRS</b>
EMPLOYMENT: DEBTOR Occupation <b>PIZZA MAKER</b> Name of Employer <b>FAST FOOD MANAGMENT</b> How long employed <b>2 years</b> Address of Employer <b>SAN PATRICIO</b> <b>GUAYNABO, PR</b>	SPOUSE <b>PREPARACION ALIMENTOS</b> <b>JOCAR ENTERPRISE, CORP PO BOX 1780</b> <b>1 years and 2 months</b> <b>CAGUAS, PR 00726-1780</b>		

**INCOME:** (Estimate of average or projected monthly income at time case filed)

1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)

DEBTOR	SPOUSE
\$ <b>1,138.37</b>	\$ <b>1,353.28</b>

2. Estimated monthly overtime

\$	\$
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**3. SUBTOTAL**

\$ <b>1,138.37</b>	\$ <b>1,353.28</b>
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**4. LESS PAYROLL DEDUCTIONS**

a. Payroll taxes and Social Security

\$ <b>124.42</b>	\$ <b>202.23</b>
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b. Insurance

\$	\$
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c. Union dues

\$	\$
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d. Other (specify)

\$	\$
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**5. SUBTOTAL OF PAYROLL DEDUCTIONS**

\$ <b>124.42</b>	\$ <b>202.23</b>
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**6. TOTAL NET MONTHLY TAKE HOME PAY**

\$ <b>1,013.95</b>	\$ <b>1,151.05</b>
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7. Regular income from operation of business or profession or farm (attach detailed statement)

\$	\$
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8. Income from real property

\$	\$
----	----

9. Interest and dividends

\$	\$
----	----

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$	\$
----	----

11. Social Security or other government assistance

(Specify)

\$	\$
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12. Pension or retirement income

\$	\$
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13. Other monthly income

(Specify) **CHRISTMAS BONUS**

\$ <b>71.22</b>	\$
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**14. SUBTOTAL OF LINES 7 THROUGH 13**

\$ <b>71.22</b>	\$
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**15. AVERAGE MONTHLY INCOME** (Add amounts shown on lines 6 and 14)

\$ <b>1,085.17</b>	\$ <b>1,151.05</b>
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**16. COMBINED AVERAGE MONTHLY INCOME:** (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)

\$ <b>2,236.22</b>
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(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

**None**

IN RE **CRUZ CRUZ, LUIS ENRIQUE & SANTIAGO FIGUEROA, ANTONIA**Case No. **09-11266 BKT**

Debtor(s)

(If known)

**AMENDED SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ _____
a. Are real estate taxes included? Yes ____ No <input checked="" type="checkbox"/>	
b. Is property insurance included? Yes ____ No <input checked="" type="checkbox"/>	
2. Utilities:	
a. Electricity and heating fuel	\$ <b>150.00</b>
b. Water and sewer	\$ <b>30.00</b>
c. Telephone	\$ _____
d. Other <b>CELLULAR X2</b>	\$ <b>115.00</b>
<b>GAS</b>	\$ <b>15.00</b>
3. Home maintenance (repairs and upkeep)	\$ <b>31.00</b>
4. Food	\$ <b>565.00</b>
5. Clothing	\$ <b>38.00</b>
6. Laundry and dry cleaning	\$ _____
7. Medical and dental expenses	\$ <b>40.00</b>
8. Transportation (not including car payments)	\$ <b>208.00</b>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <b>25.00</b>
10. Charitable contributions	\$ _____
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ _____
b. Life	\$ _____
c. Health	\$ _____
d. Auto	\$ <b>15.00</b>
e. Other _____	\$ _____
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) _____	\$ _____
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ <b>320.00</b>
b. Other <b>FIRST BANK AUTO PAYMENT</b>	\$ <b>479.00</b>
14. Alimony, maintenance, and support paid to others	\$ _____
15. Payments for support of additional dependents not living at your home	\$ _____
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ _____
17. Other <b>HAIR CUTS &amp; HYGINE EXPENSES</b>	\$ <b>40.00</b>
<b>UNIFORMS</b>	\$ <b>15.00</b>

**18. AVERAGE MONTHLY EXPENSES** (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.

\$ **2,086.00**

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:  
**None**

**20. STATEMENT OF MONTHLY NET INCOME**

a. Average monthly income from Line 15 of Schedule I	\$ <b>2,236.22</b>
b. Average monthly expenses from Line 18 above	\$ <b>2,086.00</b>
c. Monthly net income (a. minus b.)	\$ <b>150.22</b>

IN RE **CRUZ CRUZ, LUIS ENRIQUE & SANTIAGO FIGUEROA, ANTONIA**

Debtor(s)

Case No. **09-11266 BKT**

(If known)

**AMENDED DECLARATION CONCERNING DEBTOR'S SCHEDULES****DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 16 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: **March 5, 2010** Signature: **/s/ LUIS CRUZ CRUZ**  
**LUIS CRUZ CRUZ**

Debtor

Date: **March 5, 2010** Signature: **/s/ ANTONIA SANTIAGO FIGUEROA**  
**ANTONIA SANTIAGO FIGUEROA**

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

**DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.*

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

*If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.*

*A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

**DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP**

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

(Print or type name of individual signing on behalf of debtor)

*[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]*

*Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.*

**09-11266-BKT13** LUIS ENRIQUE CRUZ CRUZ and ANTONIA SANTIAGO  
FIGUEROA

**Case type:** bk **Chapter:** 13 **Asset:** Yes **Vol:** v **Bankruptcy Judge:** BRIAN K. TESTER  
**Date filed:** 12/31/2009 **Date of last filing:** 01/21/2010

## **Creditors**

**ADVANCE AUTO PARTS**  
PO BOX 609 (2902042)  
MEMPHIS, TN 38101-0609 (cr)

**BANCO POPULAR**  
CARD PRODUCTS DIVISION (2902043)  
PO BOX 70100 (cr)  
SAN JUAN, PR 00936-8100

**BANCO POPULAR DE PR**  
BANKRUPTCY DEPARTMENT (2909202)  
PO BOX 366818 (cr)  
SAN JUAN PUERTO RICO 00936-6818

**BBVA**  
PO BOX 364745 (2902044)  
SAN JUAN, PR 00936-4745 (cr)

**CITIFINANCIAL**  
PO BOX 70919 (2902045)  
CHARLOTTE, NC 28272-0919 (cr)

**CLARO**  
PO BOX 70367 (2902046)  
SAN JUAN, PR 00936-8367 (cr)

**CREDIT ONE BANK**  
PO BOX 98872 (2902047)  
LAS VEGAS, NV 89193-8872 (cr)

**DEPARTMENT STORES NATIONAL BANK/MACYS**  
NCO FINANCIAL SYSTEMS, INC. (2908308)  
PO BOX 4275 (cr)  
NORCROSS, GA 30091

**GAP**  
PO BOX 530942 (2902048)  
ATLANTA, GA 30353-0942 (cr)

<b>HOME DEPOT CREDIT SERVICES</b>	(2902049)
PROCESSING CENTER	(cr)
DES MOINES, IA 50364-0500	
<b>MACYS</b>	(2902050)
PO BOX 5638	(cr)
THE LAKES, NV 88901-6938	
<b>MUEBLERIAS BERRIOS</b>	(2902051)
PO BOX 674	(cr)
CIDRA, PR 00739	
<b>OFFICE MAX</b>	(2902052)
PO BOX 15221	(cr)
WILMINGTON, DE 19805	
<b>OLD NAVY</b>	(2902053)
PO BOX 530942	(cr)
ATLANTA, GA 30353-0942	
<b>SAMS</b>	(2902054)
PO BOX 960013	(cr)
ORLANDO, FL 32896-0013	
<b>SCOTIABANK</b>	(2902055)
PO BOX 362649	(cr)
SAN JUAN, PR 00936-2649	
<b>SEARS</b>	(2902056)
PO BOX 6241	(cr)
SIOUX FALLS, SD 57117	
<b>TD Retail Card Services</b>	(2906057)
c/o Creditors Bankruptcy Service	(cr)
P O Box 740933	
Dallas,Tx 75374	
<b>VICTORIA'S SECRET</b>	(2902057)
PO BOX 659728	(cr)
SAN ANTONIO, TX 78265-9728	